IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2135 Examiner: Gyorfi, Thomas A.

In Re: Vincent Cedric Colnot

Case: P1984 Serial No.: 10/696,650 Filed: 10/30/2003

Subject: Method and Apparatus to Secure Online Transactions on the Internet

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

Dear Sir:

Response D